

**Title 20—DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND  
PROFESSIONAL REGISTRATION  
Division 700-Insurance Licensing  
Chapter 1—Insurance Producers**

**ORDER OF RULEMAKING**

By the authority vested in the director of the Missouri Department of Insurance, Financial Institutions and Professional Registration under section 374.045, RSMo 2000, the director adopts a rule as follows:

**20 CSR 700-1.005 Scope and Definitions is adopted.**

A notice of proposed rulemaking containing the text of the proposed rule was published in the *Missouri Register* on January 2, 2008 (32 MoReg 71-72). No changes have been made in the text of the proposed rule, so it is not reprinted here. This proposed rule becomes effective thirty (30) days after publication in the *Code of State Regulations*.

**SUMMARY OF COMMENTS:**

No comments were received regarding this rule, however the Department will eliminate the definition of “Covered Annuity” because it appears nowhere in the modified rules and add a definition for “Producer” in response to a comment made regarding proposed rule 20 CSR 700-1.146.

**(2) Definitions.**

- (A) “Cash premium payment,” a premium payment made in the form of currency.
- (B) “Certificate of Authority,” the whole or part of any certificate of approval or charter granted by the director for any insurance company, insurer, association, health services corporation, health maintenance organization, or other legal entity insuring risk.
- (C) “Director,” the director of the department.
- (D) “Department,” the Department of Insurance, Financial Institutions and Professional Registration.
- (E) “ERISA,” the Employee Retirement and Income Security Act of 1974 (29 U.S.C. Section 1101 *et seq.*).
- (F) “FINRA,” the Financial Industry Regulatory Authority.
- (G) “Insurer,” an insurance company, fraternal benefit society, health services corporation, health maintenance organization, prepaid health plan or any similar organization authorized to transact business in Missouri.
- (H) “License,” the whole or part of any permit, registration, membership, statutory exemption or any other form of permission granted by the director to any person.
- (I) “Licensee,” a person licensed by Missouri to act as an insurance producer.
- (J) “NAIC,” the National Association of Insurance Commissioners.
- (K) “NIPR,” the National Insurance Producer Registry.
- (L) “Personal insurance policy,” any liability or risk-assuming policy, contract, subscriber agreement, rider or endorsement delivered or issued for delivery in this state by an insurer, for the purpose of providing personal, noncommercial insurance coverage to an individual or family on a nongroup basis, including individual or family automobile, homeowners, life, annuity, health, property or casualty coverage.
- (M) “Producer,” the same meaning as in section 375.012, RSMo.